



INSURANCE INSIDER

MARCH 2019

Is someone using your personal information to open accounts, file taxes, or make purchases? 16.7 million Americans experienced identity fraud in 2017!

Identity protection services mainly function to inform us of any major changes in our personal information. This is why the Best Identification Theft services have a solid identity monitor plan in place to notify you of even the most subtle changes. This could be a clear indication that someone has gained access to our personal information and is about to use it for their personal gain.



[Identity monitor services](#) provide protection against the creation of unauthorized/fraud accounts. Identity monitor plans alert you when your personal information is used to open new financial accounts. It also notifies you of any changes in your public records such as your address. Without due diligence (proactively checking your financial accounts or public records) or the help of identity monitor services, new account fraud could be very difficult to detect since you are only made aware of the theft when credit bills are sent to your home.

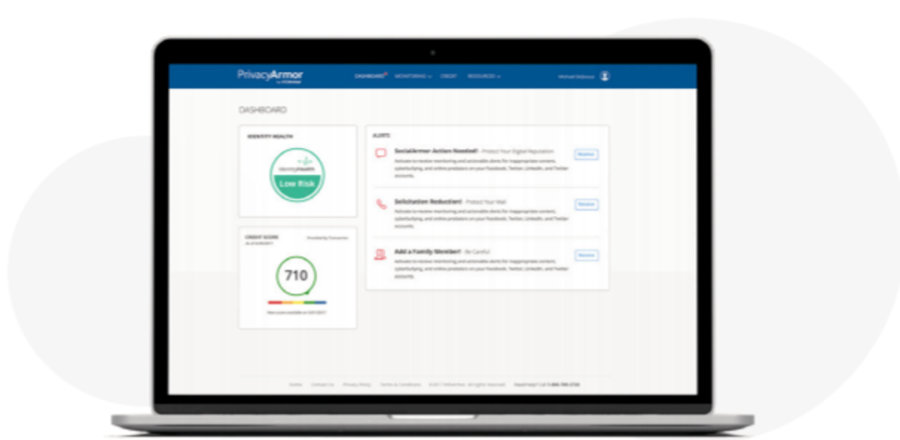
Having the right information is not the only key to preventing or minimizing financial exposure, this information should also come instantly. Whenever any changes are detected, this should immediately be sent to you for confirmation. When the identity monitor service detects a new loan or a change in your address, it should be able to send you the information as it happens.

This is especially useful for Credit, ATM or Debit card holders. Since the amount of liability that a cardholder pays may depend on how fast he could report that his account has been stolen. Credit cards carry a \$50 liability but ATM and Debit cardholders can be charged much higher depending on how fast they report the loss. When loss is reported within 2 days then you are only liable for \$50 but those who report after two days but within 60 days are charged for up to \$500 of the amount withdrawn.



InfoArmor proactively protects against identity theft. It also includes credit monitoring for free! By detecting fraud at the source, InfoArmor's PrivacyArmor benefit will minimize damages and better protect you from the fastest-growing crime in America.

The most extensive **identity protection** plan available



Identity and credit monitoring	✓
High-risk transaction alerts	✓
Wallet protection	✓
Dark web monitoring	✓
24/7 Privacy Advocate remediation	✓
Social media monitoring	✓
Financial threshold monitoring	✓
Digital exposure reports	✓
\$1 million identity theft insurance policy*	✓
Tri-bureau credit alerts	✓
Additional alerts on financial account transactions	✓

[Learn more about InfoArmor](#)

No one can prevent identity theft

It's essentially true that no one can prevent your identity from being stolen, no matter how hard they try or how many precautions they take.

We live in an age where our private information can be obtained any matter of ways, including losing your wallet/purse, while shopping online, or stolen directly from your mailbox.

Hackers target large companies and databases that store your information for you, like banks, retailers, educational institutions, and so many more. These cyber attacks, when successful, are referred to as data breaches.

In 2014, there were a record number of reported data breaches in the United States (approximately 780). In many of these breaches, the personal information of millions of people was compromised.

You may not be able to prevent identity theft from happening, but you can act to fix or limit the severity of the damage if you move quickly.

Oftentimes, identity protection companies can catch these incidents faster than you ever could, which is paramount when attempting to minimize the harm done to your identity and credit.

If any district chair would like an IBT Committee Member to visit their district to discuss insurance products, please contact them directly:

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